153rd GENERAL ASSEMBLY
FISCAL NOTE

BILL:	**SENATE SUBSTITUTE NO. 2 TO SENATE BILL NO. 269**
SPONSOR:	**Senator Sturgeon**
DESCRIPTION:	**AN ACT AMEND TITLE 18 AND TITLE 29 OF THE DELAWARE CODE RELATING TO HEARING AID COVERAGE.**

Assumptions:

1. This Act becomes effective upon signature by the Governor. The provisions of the Act apply to all policies, contracts, or certificates issued, renewed, modified, altered, amended or reissued after December 31, 2027.
2. This Act requires insurers to cover at least 95% of the cost of medically necessary hearing aids, and the services of a hearing care professional related to prescribing, fitting, or dispensing the hearing aid or earmold, for individuals younger than 26 years old, covered as a dependent by the policyholder. Insurers are required to provide coverage for hearing aids at least every three years, or sooner, if new hearing aids are medically necessary. For hearing aids with earmolds, insurers are required to require coverage for at least one earmold for each ear annually, or sooner, if new earmolds are medically necessary.
3. Hearing aid is defined in the Act to include a hearing aid with an earmold, a hearing aid with a slim tube, a receiver-in-ear hearing aid, a bone-anchored hearing aid and a cochlear implant.
4. This Act further requires coverage for medically necessary hearing aid-related parts, attachments or accessories as well as medically necessary related services related to prescribing, fitting, implanting or dispensing hearing aids.
5. Based on historical experience, the State Employee Group Health Insurance Plan (GHIP) third party administrators have estimated the annual cost to the GHIP to implement the provisions of the Act of $168,000.

Cost:

	GHIP
Fiscal Year 2027:	N/A
Fiscal Year 2028:	N/A
Fiscal Year 2029:	$168,000

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Office of the Controller General